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B U L L E T I N N O . 89-4

**TO: ALL INSURERS/AGENTS WRITING AUTOMOBILE
 INSURANCE IN THE STATE OF IDAHO**

**FROM: ANTHONY J. FAGIANO, DIRECTOR
 DEPARTMENT OF INSURANCE**

**SUBJECT: AUTOMOBILE INSURANCE PREMIUM DISCOUNTS
 FOR SENIOR CITIZENS COMPLETING MOTOR
 VEHICLE ACCIDENT PREVENTION COURSE**

The recent session of the Idaho Legislature added the following section to the Idaho Code effective July 1, 1989:

Section 41-2515. DISCOUNT FOR CERTAIN AGE GROUPS.

(1) Any insurer offering for sale an automobile insurance policy, as policy is defined in subsection (a) of section 41-2506, Idaho Code, in which there is insured a principal operator who is sixty-five (65) years of age or older, shall provide for an appropriate reduction in premium charges for liability, medical payments and collision coverages if the principal operator sixty-five (65) years of age or older has successfully completed a motor vehicle accident prevention course which meets criteria established by the motor vehicle bureau of the transportation department. However, there shall be no reduction in premiums for completion of a self-instructed course or a course which does not provide for actual classroom or field driving instruction. Any discount used by an insurer shall be presumed appropriate unless credible evidence data demonstrates otherwise.

(2) Upon successful completion of an approved motor vehicle accident prevention course, each participant shall be issued, by the course's sponsoring entity, a certificate of completion which shall be the basis of the qualification for the discount on the automobile insurance.

(3) The premium reduction required in this section shall be effective for an insured for a three (3) year period after successful completion of the approved course, except that the insurer may require, as a condition of providing and maintaining the discount, that the insured for a three (3) year period after course completion, not be involved in an accident for which the insured is at fault or be found guilty of a moving traffic violation.

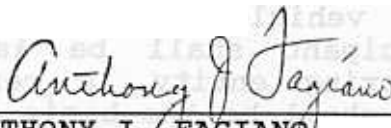
(4) The provisions of this section shall not apply in the event the approved course is specified by a court or other governmental entity resulting from a moving traffic violation.

(5) Each participant shall take an approved course every three (3) years to continue to be eligible for the reduction in premiums.

(6) Nothing in the provisions of this section shall be deemed to prohibit an insurer from canceling or not renewing an automobile insurance policy for grounds enumerated in section 41-2507, Idaho Code, or in chapter 25, title 41, Idaho Code.

(7) The provisions of this section shall not apply in the event that such an insurer offers a premium reduction which is substantially comparable to the premium reduction required in this section and in no event shall such insurer be required to provide both comparable premium reductions on a cumulative basis.

All insurers are instructed to implement the requirements of this new statute by providing a discount in premium on automobile insurance policies for those motor vehicle operators 65 years of age or older who have successfully completed an approved motor vehicle accident prevention course. This premium discount provision is effective July 1, 1989.



ANTHONY J. FAGIANO
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